

Imaged Certificate of Notice
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53110
Morton & Craig LLC
110 Marter Ave., Suite 301
Moorestown, NJ 08057
Attorney for Santander Consumer USA Inc.



Order Filed on May 4, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case number: 19-24147

Adv. No.

Hearing Date: 3-23-2022

Judge: (SLM)

In Re:

GERARD RISOLI
ANGELA M. RISOLI

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS,
STAY RELIEF AND CO-DEBTOR STAY RELIEF UNDER CERTAIN CIRCUMSTANCES,
INSURANCE AND COUNSEL FEES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: May 4, 2022

A handwritten signature in cursive script, reading "Stacy L. Meisel".

Honorable Stacy L. Meisel
United States Bankruptcy Judge

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Debtors: Gerard and Angela Risoli / 53110

Case No: 19-24147

Caption of Order: Order for arrearage cure, regular monthly payments, stay relief and co-debtor stay relief, insurance, and counsel fees

This matter having brought before this Court on a Motion for Stay Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Melinda D. Middlebrooks, Esq. on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2019 Subaru Ascent bearing vehicle identification number 4S4WMARD0K3418260.
2. That the debtors' account has arrears through March 2022 in the amount of \$10,430.59.
3. The debtors are to cure this arrearage by making their regular monthly payment of \$695.31 plus an additional \$1,738.43 each month (for a total monthly payment of \$2,433.74), for the months of April 2022 through September 2022 (6 months). If the debtors fail to make any total monthly payment of \$2,433.74 by the date each payment falls due under the terms of the retail installment sales contract, Santander shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtors, their attorney, the non-bankrupt co-debtor and the chapter 13 trustee.

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4. That beginning with their October 2022 payment, the debtors are to make each monthly payment directly to Santander under the terms of the retail installment contract. If the debtors fail to make any monthly payment to Santander within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtors, their attorney, the non-bankrupt co-debtor, and the chapter 13 trustee.
5. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA Inc. must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtors, their attorney, the non-bankrupt co-debtor, and the chapter 13 trustee.
6. That the debtors are to pay Santander a counsel fee of \$438.00 through their chapter 13 bankruptcy plan.

In re:
Gerard Risoli
Angela M Risoli
Debtors

Case No. 19-24147-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 04, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gerard Risoli, Angela M Risoli, 25 Sterling Hill Road, Sparta, NJ 07871-3414

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2022 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Joint Debtor Angela M Risoli nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Debtor Gerard Risoli nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Gerard Risoli jminneci@middlebrooksshapiro.com

District/off: 0312-2

User: admin

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Date Rcvd: May 04, 2022

Form ID: pdf903

Total Noticed: 1

Jessica M. Minneci

on behalf of Joint Debtor Angela M Risoli jminneci@middlebrooksshapiro.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Debtor Gerard Risoli middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Angela M Risoli middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Rebecca Ann Solarz

on behalf of Creditor Deutsche Bank National Trust Company as Trustee, et al... rsolarz@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL Et Al... rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13